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US Army veteran challenges foreclosure 'make-trix' in black communities

See Page 4



ROHAN JOHNSON

US Army veteran, Real Estate Consultant & Consular at A FIWI Lan-Ting MissionHERy

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EDITORIAL

When saying thanks is not enough

Thanksgiving Day or Turkey Day is a national holiday in the United States that occurs every year on the last Thursday in November. Thanksgiving is seen as a time where families and friends would come together over a variety of foods and laughs.

It is a reasonable time for people to join in the hustle and bustle of the season. Like going to the supermarkets and variety stores, where the aisles are seen congested with people hurriedly get items to make the proper recipe for a dynamic dish to display on the thanksgiving table.

Even songs are written about Thanksgiving meals and play have been done to illustrate some family members and their repetitive behaviours at family gatherings. In other words, Thanksgiving is a time where families all over American anticipates each year and makes it a big deal.

Recently, a person who I have interviewed about Thanksgiving expressed how stressed she was because the preparation is so overwhelming especially when trying to work with other family members in getting everything done right for that particular time.

In most of my conversations about Thanksgiving, I have noticed that the emphasis that should be placed on the Thanks is on the giving or showing instead. Are there people who are just



happy they get a chance to see their family around this time? Absolutely. However like every holiday our focus shifts from what the true meaning of the event is, to something that we misconstrued in order to fulfill some sort of selfish desire. If you find yourself giving other things instead of expressing thanks, relax.

If you find yourself stressing over the turkey and the meals, relax. Instead, let's get back to basics and start with just saying thanks and then let's function, give and pour from a cup of gratitude. In doing so, you will have a better outcome.

To take words from John F. Kennedy, "As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them."

The opinions expressed in this newspaper, except for the above, do not necessarily reflect the views of Street Hype Newspaper and its publishers. Please send your comments and or suggestions to editor@streethypenewspaper.com. Responses should be no longer than 400 words. Not all articles will be published.

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NEWS

US Army veteran challenges foreclosure 'make-trix' in black communities

NEW YORK, NY:

Rohan Johnson, US Army veteran, Real Estate Consultant and Consular at A FIWI Lan-Ting MissionHERy has challenged and opposed lenders on the foreclosure crisis which continues to disproportionately impact the West Indian community.

According to a press release from FIWI Lan-Ting MissionHERy, Johnson, who is set to host a news conference shortly on the "new land grab," cites foreclosure as the "theft of the Black community equity and popular inheritance of their future generations."

Johnson is challenging several public sector agencies and state police power or office, of overreaching their authority, which has resulted in the unlawful dispossession of property belonging to A FIWI Lan-Ting MissionHERy, subject to consular immunity, as well as the West Indian community. He is calling on the judiciary and relevant authorities to examine many fraudulent patterns and practices which have impacted his community and many other persons in the Black American community.

The veteran real estate consultant has chided the banks and financial institutions on their current pattern and practice, adding that "equity is being stolen every time you're told that you are 'under-water' or 'upside-down.'" According to Johnson, the term was made popular on Wall Street and devised to defraud the entire community of their "Heridetament."

A FIWI Lan-Ting MissionHERy Consul says there is a pervasive system of fraud and conspiracy which currently exists and ought to be exposed. He notes that there are many individuals, especially in the West Indian enclaves who have worked for years earning an honest living and have invested in homeownership, adding that they should not be made to suffer as a consequence of corruption or dishonesty.

Speaking in a recent interview, Johnson believes that much more needs to be done to

address and reform policies that disproportionately impact homeowners of color, or by color of law, especially those in the Caribbean community such as the city's tax lien sale, as well as the federal government's Distressed Asset Stabilization Program, an FHA program that unloads nonperforming mortgages to private investors at steep discounts, which disproportionately harms homeowners in the Black neighborhoods.

Johnson is of the view that new models of asset building for low- and moderate-income communities must be developed and affordable homeownership models implemented such as community land trusts.

Johnson is an advocate for better lending programs which has resulted in homeowners in the family being forced to turn to unsavory lenders and law firms who engaged in "contracts for deed," a risky, predatory form of home purchase financing in which the buyer receives a high-interest loan and agrees to make monthly payments to the lender for a certain number of years, in exchange for receiving the deed to the home upon completion of all payments.

Johnson points out that this is a sure recipe for disaster as, during this period of making monthly payments, the buyer does not build any equity in the home. If the buyer misses a payment or three fails to adhere to some aspect of the contract, they are swiftly evicted, forfeiting their down payment as well as all other payments made.

While the foreclosure crisis may no longer occupy today's headlines, it should be noted that this monster continues to plague many of our families of color and its impacts continue to reverberate throughout West Indian communities. According to Johnson, "it's evident that the crisis has worsened an already existing racial wealth gap, and there appears to be no one ready to tame the monster of housing discrimination and the foreclosure make-trix."



Rohan Johnson
US Army Veteran
Real Estate
Consultant and
Consular

Man fatally shot innocent college student

BROOKLYN:

A Brooklyn man has been sentenced to 20 years to life in prison for the 2017 shooting death of an innocent 27-year-old man outside of the Farragut Houses in Downtown Brooklyn. The District Attorney identified the defendant as Tavon Diaz, 24, of Downtown Brooklyn.

Brooklyn District Attorney Gonzalez said, "Tavon Diaz has now been held accountable for the senseless and tragic murder of Melquian Anderson, who was a college student and was expecting a baby daughter – a young man in the prime of his life, who had everything to live for and who was cherished by his loved ones. I hope today's sentencing brings them a small sense of solace."

According to trial testimony, on the evening of October 25, 2017, at approximately 8:45 p.m., outside of the Farragut Houses at 190 York Street, in Brooklyn, Tavon Diaz spotted Melquian Anderson walking up the block. Tavon then went inside of 190 York Street and returned outside with a loaded 9mm semiautomatic handgun.

As the victim passed the front of the building, the defendant ambushed him, shooting him from behind. After the victim



Tavon Diaz, 24

fell to the ground, the defendant ran towards him and shot at him six times, hitting him four times. The defendant was arrested the following month, on November 22, 2019, and admitted being in the vicinity.

Three witnesses identified him as someone captured on video surveillance carrying a handgun immediately prior to the shooting.

The victim was pursuing a bachelor's degree at John Jay College of criminal justice at the time of his death and was expecting a baby girl with his girlfriend.

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NEWS

Bronx leads in overdose fatalities

Bronx, NY:

After seven consecutive years of opioid overdoses killing a growing number of New Yorkers, city health officials saw a glimmer of hope in 2018. Citywide, the number of drug-related deaths dropped, but not in the Bronx.

"In 2018 there were 391 overdose deaths among Bronx residents. The highest number on record," said Michelle Nolan, Senior Epidemiologist of NYC Department of Health.

Michelle Nolan is a senior epidemiologist and helps the city keep track of opioid overdoses.

Not only did the Bronx have the most deadly overdoses, it also had the highest rate: 34.1 per 100,000 residents.

In the first half of this year, 184 Bronx residents died, putting the Bronx on track to have fewer overdose deaths than last year.

But Nolan says the Bronx still leads the other boroughs in overdose fatalities,



and that health officials have noticed more cases of fentanyl being mixed with non-opioid drugs, sometimes without the users even knowing it.

This is the infamous tunnel on Kingsbridge Road near Valentine Avenue. It's where residents say they sometimes see drug use happening in plain sight. "I do see some needles around.

It's kind of disturbing because there's kids around here too," said Kingsbridge Resident Francisco Saavedra. Six out of Seven Bronx districts have overdose rates higher than the rest of the city, including even here, in the northwest Bronx, the communities of Fordham, Kingsbridge and Norwood.

The health department launched a Bronx action plan two years ago, but the problem persists. Some community activists wonder if drug abusers being priced out of other parts of the city are moving here.

"All the new people are bringing their own problems to an area that was already saturated with problems already," said Sheila Sanchez, Community Activist.

Health officials urge New Yorkers to learn about Naloxone which can reverse an overdose. They encourage users to learn about safe syringes at one of their sites, there are three of them in the Bronx.

Airline Food Workers Arrested at JFK Die-in Rally

Queens, NY:

Hundreds of airline food catering workers rallied for better treatment at John F. Kennedy Airport on Tuesday, November 26th — one of the busiest travel days of the year. About 60 people were arrested during the rally and die-in

at the American Airlines terminal.

Workers are demanding better wages, health benefits and working conditions. The labor group "Unite Here" says most airline food workers are paid minimum wage with no benefits.

"Why shouldn't workers that are working

hard every single day on holidays not have proper healthcare to cover their families, their children if they are to get sick. I mean you work long hard hours, you're underpaid, and then on top of that you don't have any healthcare for your families," said one rally attendee. The food

employees at JFK work for a third party company.

In response to their protest, American Airlines says it's in no position to control the outcome of their contract negotiations.

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NYC Department of Small Business Services, New York

FRI, DEC 6 10:00 AM

Become Certified As a Minority and Women-owned Business Enterprise (M/WBE), BROOKLYN 12/6/2019
NYC Business Solutions Brooklyn Center, BROOKLYN

**MON, DEC 9 3:00 PM**

Food Retail: Managing Inventory, 1 Session, Bronx 12/9/2019

Bronx Neighborhood Health Action Center, Bronx

MON, DEC 9 3:00 PM

Getting Certified As A Minority or Women Owned Business (M/WBE) Workshop, Queens, 12/9/19

LaGuardia Community College, Queens

TUE, DEC 10 11:30 AM

Building an Operational Plan, Lower Manhattan, 12/10/2019. NYC Department of Small Business Services, New York

TUE, DEC 10 5:00 PM

Mind Your Business: What Entrepreneurs Should Know About Entities and Contracts, BROOKLYN, 12/10/2019. Long Island University-School of Business, Public Administration and Information Sciences, BROOKLYN

THU, DEC 12 10:00 AM

Crowdfunding To Kickstart Your Business With Kiva, 12/12/2019. NYC Small Business Solutions Queens Center, Queens

News in Brief

Arnold & Porter Atty Nominated To Head NYC Bar Association

An Arnold & Porter partner who specializes in product liability litigation and class actions has been nominated to serve as the next president of the New York City Bar Association, the group announced Monday.

Big Banks Can't Dodge Merchants' Swipe Fee Claims

A New York federal judge has rejected Bank of America, Barclays and other big banks' effort to escape litigation over excessive swipe fees because she wasn't convinced they had withdrawn from the alleged conspiracy as they had claimed.

NY Defamation Suit Against Trump Taken Over By New Atty

Trial attorney Beth Wilkinson has stepped in to represent a former contestant on "The Apprentice" in her lawsuit accusing Donald Trump of smearing her by denying her allegation that he sexually assaulted her.

Justices Urged Not To Weigh In On Payday Loan Ruling

Consumers leading litigation accusing a tribe-owned lender of charging exorbitant interest rates urged the U.S. Supreme Court not to take up a challenge to a Second Circuit ruling that found arbitration clauses in the loan agreements unenforceable.

Barneys Gets More Time To File Chapter 11 Plan

Luxury retailer Barneys New York received court permission on its request to extend the period during which it will have the exclusive right to file a Chapter 11 plan, with a New York judge stretching that window until April.

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ENTERTAINMENT

Celebrate A Likkle Christmas Braata!

Braata production invites the public to their tour premiere holiday event, OLE TIME GRAND MARKET, part of our 10th Anniversary Celebration! This year it takes place in two locations:

On Saturday, December 14th, we're in the Bronx at Harry Truman High School, 750 Baychester Ave (Co-op City), Bronx, NY 10475. Vendor's Market open at 5:30pm. Concert at 7pm.

On Sunday, December 15th, we're in Brooklyn at The Park Church Co-Op, 129 Russel Street, Brooklyn, NY 11222. Vendor's Market open at 3:30pm. Concert at 5pm.

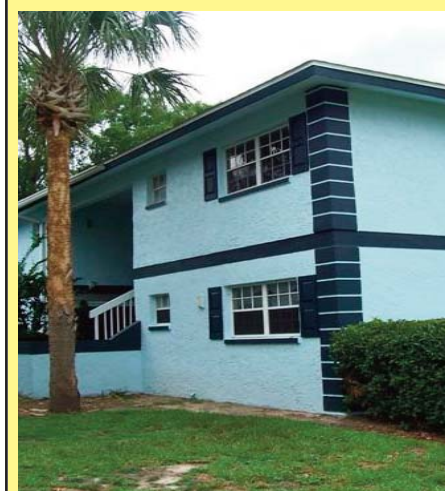
Grand Market is a longstanding tradition in Jamaica that takes place after the usual Christmas morning service or on the eve of Christmas Day.

The whole community would be out in their numbers participating in a variety of



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games, and competitions for all ages, lots of gifts including many toys were on sale from brightly decorated stalls, there was food and drink in abundance, and a great time was had by the entire family throughout the day.



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Buju Banton signs deal with Jay-Z's Roc Nation

Grammy winning Reggae artiste Buju Banton is ending 2019 with some exciting news after inking a partnership deal with Jay-Z's Roc Nation, with the help of Rihanna.



This makes him the second Jamaican reggae artiste to represent Roc Nation alongside Damian "Jr. Gong" Marley.

The partnership will see Buju rubbing shoulders with the likes of Big Sean, Meek Mill and Mariah Carey.

To celebrate the partnership, Buju has shared a visual for his newest single, Steppa.

The track follows Bigga Mouth, False Pretense, Country for Sale and Trust, all of which were released in 2019.

Buju, Popcaan tease upcoming collaboration

Grammy winning reggae singer Buju Banton and international dancehall star Popcaan have teased fans about a collaboration.

Popcaan uploaded photos on Instagram urging fans to stay tuned for the release of the project. The title and release date are being kept secret. In the meantime, Buju Banton on Friday released the visuals for his recently released single Hot Steppa. It was viewed over 32,000 times in the first three hours of release. Banton is also promoting another single titled Trust, produced by Dave Kelly.

Mariah Carey gets Guinness World Records for 'All I Want for Christmas is You'

The Guinness World Records organization on Monday honored Mariah Carey with three holiday-themed world records, thanks to the enduring legacy of her hit single 'All I Want For Christmas is You.'

The singer now holds the record for highest-charting song on the Hot 100 by a solo artist, as well as most streamed track on Spotify in 24 hours - with over 10.8 million streams last December - and most weeks in the UK singles Top 10 chart for a Christmas song.

All three records will be included in the Guinness World Records 2020 Edition book. Carey's 2019 All I Want For Christmas Is You tour runs in Las Vegas through November 30 before heading to the East Coast for dates in Atlantic City, Washington D.C., Boston and New York.



Mariah Carey

Rihanna the first black woman to spend more than 200 weeks on Billboard chart

Barbadian pop star Rihanna has made history by becoming the first black woman to spend more than 200 weeks on the Billboard 200 Chart.

She achieved the impressive milestone thanks to her 2016 album ANTI.

The project has been on the chart since its debut three years ago.

ANTI features the hit singles Work, Needed Me and Love On The Brain.

Rihanna is busy putting the finishing touches on her latest album which is said to be released before year end.



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The Crowning of U-Roy



Jamaican born vocalist and pioneer of toasting (DJ) Ewart "U-Roy" Beckford (c) poses with Ralston "Shabba Ranks" Gordon (r) and Garfield "Chin" Bourne, CEO of Irish and Chin & Soundchat Radio at the 10th anniversary of Reewind, a premier vintage Reggae/Dancehall stage show held on November 29th in Queens. U-Roy, the founder of the legendary King Stur Gav sound system, the man widely credited for today's Dancehall deejay culture, was honoured for his outstanding contribution to the Jamaican culture for over five decades. It was a packed house that witnessed Shabba Ranks crowned an emotional U-Roy. The event which was conceptualized by Chin noted that "Watching U-Roy being celebrated in front of a packed audience and seeing the outpouring of messages coming to me personally and across social media, is one of the most meaningful moments in my professional career." He added, "U-Roy is deserving of his glory while he is still here to enjoy it to the fullest."

Americans Celebrate Thanksgiving

Thanksgiving in the United States has been observed on differing dates. From the time of the Founding Fathers until the time of Lincoln, the date of observance varied from state to state.

The final Thursday in November had become the customary date in most U.S. states by the beginning of the 19th century, coinciding with, and eventually superseding the holiday of Evacuation Day (commemorating the day the British exited the United States after the Revolutionary War).

Modern Thanksgiving was proclaimed for all states in 1863 by Abraham Lincoln. Influenced by Sarah Josepha Hale, who wrote letters to politicians for approximately 40 years advocating an official holiday, Lincoln set national Thanksgiving by proclamation for the final Thursday in November, explicitly in celebration of the bounties that had continued to fall on the Union and for the military successes in the war.

Because of the ongoing Civil War, a nationwide Thanksgiving celebration was not realized until Reconstruction was completed in the 1870s.

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Holidays' Feature

Protect the World's Children this Holiday Season

(Family Features)

The holidays signal a time for family gatherings, traditions and the spirit of giving. Make this holiday season even more meaningful by giving gifts that help children in need around the globe.

According to UNICEF, around 15,000 children die every day from preventable diseases. In over 190 countries, the organization's staffers are in the field working through war zones, natural disasters and disease outbreaks, doing whatever it takes to save children's lives. This holiday season, you can join the charge by choosing gifts that give back.

With Inspired Gifts, you can provide supplies in the name of a loved one that get delivered directly to children who need it most. Just \$19 can provide polio vaccines to protect 100 children from the deadly disease. Additional life-saving and life-changing options including food packets, educational materials and menstrual hygiene kits can be found at unicefusa.org/HolidayInspired.

If you are looking for stocking stuffers and unique finds,



UNICEF Market has a vast collection of handcrafted items made by artisans from around the world. From blankets woven in India to recycled glass pitchers crafted in Mexico and more, these gifts help support the artisans and their families, keep traditional skills alive and give back

to essential programs for children. Start checking off your wish lists at unicefusa.org/HolidayMarket.

As part of Louis Vuitton's #MakeAPromise pledge, a specially designed product line of Silver Lockits is available, helping to protect children who have

been exposed to diseases, natural disasters and other conflicts that threaten their safety and well-being. \$100-\$250 of each purchase go to programs that help children most in need. Find out more at louisvuitton.com/lv-forunicef.

This year, Garnier USA will donate \$1 to UNICEF USA for every Whole Blends Holiday Kit sold through Dec. 31 with a minimum donation of \$300,000. Each kit purchased helps educate a child for up to one week, as it costs around 15 cents to help educate one child per day. Learn more at garnierusa.com/unicef.

Vitamin A is important for strengthening the immune system and preventing childhood blindness. Through Dec. 31, L'OCITANE will donate \$3.95 for each Solidarity Soap purchased to support UNICEF's Vitamin A supplementation programs around the world. Available in stores or at loccitane.com/en-us/solidarity-soap.

A holiday favorite since 1950, UNICEF Greeting Cards can be purchased at IKEA, select Hallmark Gold Crown® stores and online at hallmark.com and unicefusa.org/HolidayCards2019. One hundred percent of the purchase price of each pack from IKEA will go to support the world's most vulnerable children.

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Koffee secures Grammy nomination

Teen reggae sensation Koffee has become the youngest solo Reggae act to be nominated for a Grammy award.

The Spanish Town native secured her first nomination Wednesday morning in the category of Best Reggae Album for her EP Rapture.

She will be competing against Steel Pulse with their album Mass Manipulation, As I Am by Julian Marley, The Final Battle: Sly & Robbie vs Roots Radics by Sly and Robbie and Roots Radics and More Work to be Done by Third World.

Meanwhile, Lizzo is the top nominee for the 62nd Annual Grammy Awards, with eight nominations.

This marks the first time that a new artist has been the year's leading contender since 2004, when Kanye West secured 10 nominations.

Billie Eilish and Lil Nas X earned six nominations each, and Ariana Grande and H.E.R. copped five nominations each.

The 62nd Annual Grammy Awards takes place on Sunday, January 26, 2020 at Staples Center in Los Angeles.



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SPORTS

Gayle to miss Windies' ODI series against India

Chris Gayle will miss the West Indies Cupcoming ODI Series against India in December. The veteran Jamaican opener told selectors that he will be unavailable for the series as he takes a break from cricket in order to "recharge" and "reflect" on what he really wants in 2020.

Infact, the 40 year old will likely not play any more cricket for the rest of the year. He has also said he will not be playing in the Australian Big Bash or the Bangladesh Premier League according to an article posted on espnricinfo.

On Monday, October 26th, Gayle complained about feeling under-appreciated while playing franchise cricket in the wake of poor returns during his time in the South African Mzansi Super League T20 competition where he scored only 101 runs from 6 innings.

According to the cricinfo article, Gayle made it evident that he was hurt by the constant scrutiny, not just from the media but also from franchise owners, team management, coaches and players.

Gayle, who turned 40 in September, last played for West Indies in the home ODI Series against India in August. West Indies' next Limited Overs assignment after the India tour is the home series against Ireland next January, comprising three ODIs and three T20 Internationals.

-0-

Two Jamaicans named in Windies Under-19 World Cup squad

Jamaican batsmen Kirk McKenzie and Daniel Beckford have been named in the West Indies 15 man squad for the ICC under 19 Cricket World Cup to be held in South Africa in January and February 2020.

Excelsior High School's McKenzie captained the Jamaica under 19 team earlier this year at the regional Under 19 competition with Wolmer's Boys' Beckford also featuring prominently in that team.



West Indies captain
Jason Holder

Holder remains test cricket's number 1 ranked all-rounder

West Indies captain Jason Holder will start their one-off test against Afghanistan on Wednesday, November 27th as the fourth ranked bowler in test cricket following the latest release from the ICC.

Holder who remains the number one all-rounder in the game's longest format, fell one place to 4th as New Zealand's Neil Wagner jumped 5 places to third on the table.

Barbadian Kemar Roach is the other West Indian in the top 10, moving up two places at number 8. Australia's Pat Cummins remains the number one test bowler in the world. In the test batting rankings, Holder is the highest ranked West Indian remaining at number 34 with Roston Chase also unmoved at 45. Shimron Hetmyer 48, Kraigg Brathwaite 49 and Shane Dowrich 50, all experienced negative shifts to round out the top 50.



Reggae Boyz- Lawrence makes request to be traded

Reggae Boyz defender Kemar 'Taxi' Lawrence has reportedly requested a trade from the New York Red Bulls in US Major League Soccer (MLS). The 27 year old who is one of the longest serving players at the club, has grown unhappy after the red bulls rejected a request for an improved contract.

Although he signed a new deal in 2018 which made him the highest-paid defender on the team with US \$338,000 in earnings last season, two of his team-

mates got new contracts which overtook him in earnings. Reports also state that other left backs in the league without Lawrence's credentials, gained new contracts

His current contract expires in 2021. Lawrence who was named to the MLS All Star team this year and the best MLS X1 in 2018, has made over 120 appearances since joining the New York franchise in 2015.

Caribbean Sports Roundup

By NAN Sports Editor
News Americas, New York:

Ukrainian Soccer Corruption Roots Lead To The BVI?

Ukrainian soccer's governing body has called on law enforcement agencies to investigate its former president, Hryhoriy Surkis, who is now a lawmaker, on suspicion of embezzling up to 380 million euros.

A report in the Der Spiegel magazine claimed that UEFA discovered it had been paying the money to Newport Management Limited, a company registered in the British Virgin Islands in 2016.

In a Facebook post over the past weekend, the UAF said it had asked the State Bureau of Investigations, the Prosecutor-General's Office, and the Interior Ministry to investigate whether any of the 380 million euros in payments that UEFA, European soccer's governing body, earmarked for the UAF and certain soccer teams between 1999 and 2016 had been misappropriated.

Racism In Cricket

Caribbean-born, English cricketer Jofra Archer this week made global headlines by claiming he was racially abused by a member of the crowd as England lost the first Test to New Zealand by an innings and 65 runs.

Now authorities in New Zealand believe they may have identified the individual who is thought to have shouted racial abuse at Archer.

The Barbados-born Archer, the England fast bowler, said he heard the abuse after he was dismissed in England's second innings at the Bay Oval. He reported the comments to stewards and team security at the time.

While authorities continue to scan CCTV footage and have appealed for other spectators to come forward with more information, it is understood by ESPN that someone believed to be the culprit later contacted Archer by direct message on Instagram. As a result, authorities are confident of being able to identify him.

Jamaican Swimmer Strikes Gold Again

Jamaican top swimmer, Alia Atkinson, has struck gold again. The Jamaican won the short course 50-m and 100-m breaststroke events at the London leg of the International Swimming League on the weekend.

Before a crowd of close to 18,000, at the London Aquatics Centre in Olympic Park, Atkinson won the 100m in 1:03.94 seconds.

Last Friday she emerged winner of the 50-m breaststroke in an impressive 29.32.

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NEW JERSEY NEWS

Mayors promise to end feud over homeless program

A day after taking his progressive democratically to federal court, Newark Mayor Ras Baraka said he will sit down with New York City Mayor Bill de Blasio to discuss the two cities' ongoing feud over a homeless program that sends families across the country to live rent-free for a year.

"Mayor Baraka and Mayor de Blasio are making plans to meet to discuss the situation. The date is undetermined and Mayor Baraka would like to withhold any comment until after that meeting takes place," Newark spokesman Mark Di Ianno said in a statement.

Newark has escalated its concerns over NYC's special one-time assistance program, making the program illegal last month and decrying de Blasio's administration for "coercing" homeless families to live in illegal or uninhabitable apartments. The city took the matter to U.S. District Court in New Jersey on Monday December 2nd, suing the de Blasio administration for giving landlords "perverse disincentives" to fix gruesome housing conditions and looking the other way when families ask for help.

The assistance program, which began August 2017, offers homeless families liv-



Mayor Baraka and Mayor de Blasio

ing in NYC shelters a year's worth of rent to relocate to permanent housing. More than 12,000 individuals, or about 5,074 families, have been moved out of shelters into housing for \$89 million. (NYC has denied public records requests to disclose the recipients of that money, citing privacy concerns.)

Newark has absorbed 1,198 families,

second only to NYC's 1,781. Families have relocated across 62 New Jersey towns, predominantly to Irvington, East Orange and Jersey City, records show. New York City has defended the program as a way to get families back on their feet and added new protocols last year to review apartments and respond to housing conditions. Apartments should be inspected by staff in parts

of New Jersey, including Newark, though Baraka's administration argues that's not always the case.

Avery Cohen, deputy press secretary for de Blasio, said the administration was reviewing the complaint. "Homeless families and individuals have the right to seek housing where they can afford it—and attacking their ability to do so amounts to nothing short of income-based discrimination," Cohen said Monday night.

East Orange, which has taken in 278 families, said at least 14 families have lived in eight apartments that did not pass local inspections and were illegally rented. And the city has taken several landlords to court in an effort to clamp down on the decrepit conditions.

Our corporation counsel is currently amending legislation to our housing code to penalize entities that intentionally circumvent the regulations we have in place to protect our residents," East Orange Mayor Ted R. Green said in a statement. "We share the same challenges as the city of Newark and we look forward to meeting with Mayor De Blasio, as well, to address our issues and move toward a workable solution."

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Over 140 confirmed cases of deadly fungus outbreak

Health officials say a deadly fungus called *Candida auris* is spreading in New Jersey, with over 140 confirmed cases.

According to the New Jersey Department of Health, there are 141 confirmed cases of *Candida auris* across

the state, as well as 22 probable cases — as of Sept. 30. The first case was discovered 10 years ago.

The Center for Disease and Control says the fungus, also referred to as *C. auris*, is resistant to all three available classes of anti-fungal medicines.

The infection is usually found in health care facilities and is resistant to all anti-fungal medications.

The CDC says about one in four *C. auris* patients die. A report says there are 806 confirmed cases of *C. auris* in the U.S.

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How else to watch for fraud

By Clifford Colby

Besides the tools from Mozilla and Google, you can take a few additional steps to watch for fraud.

Monitor your credit reports. To help you spot identity theft early, you get can request one free credit report a year from each of the three major credit bureaus -- Equifax, Experian and TransUnion -- to check for unfamiliar activity, such as a new account you didn't open. (Note that Equifax was itself part of a massive data breach.)

You should also check your credit card and bank statements for unexpected charges and payments. Unexpected charges can be a sign that someone has access to your account.

Sign up for a credit monitoring service. To take a more active hand in watching for fraud, sign up with a credit monitoring service that constantly monitors your credit report on major credit bureaus and alerts when it detects unusual activity.

With a monitoring service, you can set fraud alerts that notifies you if someone is trying to use your identity to create credit. A credit reporting service like Life Lock can cost \$8 to \$25 a month -- or you could use a free service like the one from Credit Karma that lacks other services, such as monitoring for suspicious use of your social security number.

For more on how to keep your data secure, see our guides on how to protect your phone's privacy and what a VPN can and can't do.

Your passwords could be on the dark web

By Clifford Colby

By the time a company tells you your data's been stolen as part of a breach, your login credentials may already be on the dark web. Here's how to keep pace with the hackers.

You usually learn after the fact your data's been stolen, when Equifax, Yahoo, Door Dash or some other company you've trusted with your information notifies you that your birthday, social security or credit-card number, health records or some other piece of personal information has been exposed as part of a breach.

With your stolen information, hackers can do everything from making purchases and opening up credit accounts in your name to filing for your tax refunds and making medical claims, all posing as "you." And what's worse, billions of these hacked login credentials are available on the dark web, neatly packaged for hackers to easily download for free.

You can't stop sites getting hacked, but you can take a few steps to limit the damage done from the breach. If you use a password manager that creates unique passwords, you can ensure that if one site gets breached, your stolen password won't give hackers access to your accounts on other sites. (A good password manager can help you manage all your login information, making it easy to create and then use unique passwords.)

But after a hack, a couple of monitoring tools can alert you to which of your stolen credentials are out in the wild on the

dark web, giving you a running start at limiting the damage the thieves can do.

Here's how to use two free monitoring tools -- Mozilla's Firefox Monitor and Google's Password Checkup -- to see which see which of your email and passwords are compromised so you can take action.

How to use Mozilla's Firefox Monitor

Mozilla's free Firefox Monitor service helps you track which of your emails have been part of known data breaches.

1. To start, head to Firefox Monitor page. Mozilla's Firefox Monitor identified 4 breaches for this email.

2. Enter an email address and tap Check for Breaches. If the email was part of a known breach since 2007, Monitor will show you which hack it was part of and what else may have been exposed.

3. Below a breach, tap more about this breach to see what steps Mozilla recommends, such as updating your password.

You can also sign up to have Monitor notify you if your email is involved in a future data breach. Monitor scans your email address against those found data breaches and alerts you if you were involved.

1. On the Firefox Monitor page, tap the Sign up for Alerts button.

2. If you need to, create a Firefox account.

3. Tap Sign in to see a breach summary for your email.

4. At the bottom of the page, you can add additional email addresses to monitor.

Mozilla will then send you an email at each address you add with a subject line "Firefox Monitor found your info in these breaches" when it finds that email address involved in a breach, along with instructions about what to do about following the breach.



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RELATIONSHIP

Relationship problems that always surface around the holidays

By Kelsey Borresen

The holidays may be the most wonderful time of the year for some, but that's not necessarily true when it comes to relationships. The stress brought on by travel, finances, extra-busy schedules and difficult relatives may take a toll on you and your partner, individually and as a couple.

1. Not being honest about holiday spending: "Between buying presents, plane tickets, parties, decorations, extra food and more, holiday spending can lead to disagreements about how much and where money should be spent. Serious problems arise if one partner keeps the other in the dark about their spending and budgets are not discussed ahead of time.

2. Figuring out where to celebrate (without pissing everyone off): "One problem that often arises during the holiday season is how to decide whose family to spend Thanksgiving and Christmas or Hanukkah with this year. One solution to this age-old dilemma is to switch off holidays. You can spend Thanksgiving with one side of the family and Christmas or Hanukkah with the other. Or you can rotate back and forth between the holidays every year.

3. Drinking that gets out of hand: "Overdrinking is a big problem this time of



year. It's not just the alcohol but also the bad behavior that can result from its misuse. Whether you or your partner struggle with alcohol or not, it's wise to make a plan before heading out to any holiday function where it will be available about how much you two will drink and how you'll get home." — Therapist Kurt Smith

4. Clashing holiday traditions: "Say your family always opened presents on Christmas Eve and your partner's family waited until Christmas morning. Or you think it's no fun at all unless there's lots of presents and your honey believes less is more. As couples, we have to navigate our differences every day,

but even couples who do pretty well most of the time can get snagged when the holidays come around. Our holiday traditions are set when we're children and tend to carry a strong emotional charge, making us more attached to our way and less open-minded or flexible than is ideal.

5. Dealing with toxic in-laws: "If Grandpa Mort gets drunk at every gathering or your mother-in-law can't find a nice thing to say about you or your cousin is always two hours late, they'll probably behave this way again. Instead of getting upset, know your buttons and practice a different reaction to your family dynamics. For example, practice taking a deep breath and see yourself as the gracious

host or hostess acting respectful, grown-up, and level-headed, responding nondefensively and filling your home with warmth, praise and approval.

6. Having different philosophies about gifts: "One person in the relationship may show their love by researching, finding and buying the perfect gift, regardless of the amount, while the other person is more practical and thinks it's perfectly OK not to spend extravagantly on a holiday gift. Some people feel the amount of money they spend on the gifts they purchase for family members or friends is a direct reflection on the amount of love they have for them.

7. Finding time to connect when your schedule is hectic: "On top of your already busy life, add present buying, decorating, holiday parties and all the other financial and time-consuming emotional stressors the holidays bring, and you may find your emotional connection with your partner becoming drained. "How can you avoid the despair of emotional disconnection and keep your relationship united and romantic throughout the holidays? A daily dose of what I call the three A's — attention, appreciation and affection — are the critical factors in keeping any relationship alive and connected. And it doesn't take much time or energy.

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